

**GUARANTOR'S FORM**

MMFB/CRM/03

NEW ☐EXISTING ☐**PASSPORT****1. CUSTOMER DETAILS**

MR/MRS/MISS \_\_\_\_\_ ADDRESS \_\_\_\_\_

**2. GUARANTOR DETAILS**

FULL NAME \_\_\_\_\_

RELATIONSHIP TO CLIENT \_\_\_\_\_

MEANS OF ID: INT'L PASSPORT ☐ NATIONAL ID ☐ DRIVER'S LICENSE ☐ OTHERS \_\_\_\_\_

ID NUMBER \_\_\_\_\_ DATE ISSUED \_\_\_\_\_ EXPIRY DATE \_\_\_\_\_

TELEPHONE NO \_\_\_\_\_ OTHER NO. \_\_\_\_\_ BVN. \_\_\_\_\_

DATE OF BIRTH \_\_\_\_\_ STATE OF ORIGIN \_\_\_\_\_ LGA \_\_\_\_\_

EDUCATION PRIMARY ☐ SECONDARY ☐ GRADUATE ☐ POST GRADUATE ☐

EMAIL ADDRESS \_\_\_\_\_ HOME ADDRESS \_\_\_\_\_

ANY LOAN WITH THE BANK? AND HOW MUCH? \_\_\_\_\_ EXISTING GUANTEES NO ☐ YES ☐ \_\_\_\_\_**3. MARITAL STATUS**SINGLE ☐ MARRIED ☐ SEPARATED ☐ DIVORCED ☐

NUMBER OF CHILDREN \_\_\_\_\_ DEPENDANTS \_\_\_\_\_

NAME OF SPOUSE \_\_\_\_\_ TEL NO \_\_\_\_\_

BUSINESS ADDRESS \_\_\_\_\_

**4. EMPLOYMENT STATUS (PROVIDE PAYSIP, ACCOUNT STATEMENT AND EMPLOYER'S CONFIRMATION)**FULL TIME ☐ PART-TIME ☐ CONTRACT STAFF ☐ PUBLIC SERVANT ☐ SELF EMPLOYED ☐

INDUSTRY/SECTOR \_\_\_\_\_ NO YEARS IN EMPLOYMENT \_\_\_\_\_

POSITION/FUNCTION \_\_\_\_\_ DEPARTMENT \_\_\_\_\_

MONTHLY SALARY \_\_\_\_\_

EMPLOYER NAME \_\_\_\_\_

EMPLOYER ADDRESS \_\_\_\_\_

TELEPHONE NO \_\_\_\_\_

WORK EMAIL \_\_\_\_\_

**5. BUSINESS DETAILS (PROVIDE ACCOUNT STATEMENT AND COPIES OF REGISTRATION DOCUMENTS FOR REGISTERED BUSINESS)**

TYPE OF BUSINESS \_\_\_\_\_ YEARS IN BUSINESS \_\_\_\_\_

BUSINESS ADDRESS \_\_\_\_\_

ASSOCIATION \_\_\_\_\_ ID NO \_\_\_\_\_

AV. MONTHLY SALES \_\_\_\_\_ AV. MONTHLY CREDIT T/O \_\_\_\_\_

## 6. DECLARATION

I \_\_\_\_\_ HEREBY AGREES as follows:

- (1) I hold affirmatively that the applicant is well known to me and I have no reservation in guaranteeing the applicant in respect of this facility.
- (2) I hold myself RESPONSIBLE and LIABLE under the laws of the Federation of Nigeria that I shall produce The Applicant as and when necessary in the event that he/she abscond and refuses to meet his/her obligations to The Bank with a view to avoiding criminal prosecution and or Civil Proceedings in the law court.
- (3) I/We the undersigned hereby give GUARANTEE to the Bank for the payment and undertake on demand in writing made on the undersigned by The Bank or any of its officers, to pay all sums of money which may be due or owing to The Bank however from or by the Applicant either as principal or surety or either solely or jointly with any other person upon The Applicant's current facility and any other account whatsoever which may be established upon the grant of this facility including all bank charges or expenses.
- (4) THIS Guarantee shall be a continuing guarantee for the whole debt on any account or in any monies whatsoever due from The Applicant's Account either alone or jointly together with all interest thereon and other bank charges including Legal costs and other expenses.
- (5) THIS Guarantee shall however cover the credit facilities under ..... arrangement subject to the maximum limit of ₦.....  
(.....Only) effective from the disbursement date to the final liquidation of the facility
- (6) THIS Guarantee shall be deemed to continue due and owing notwithstanding the death or bankruptcy or liquidation of the business of The Applicant and or:
  - a) And all sums which would have been owing to you by the Customer if death had occurred or such bankruptcy or liquidation had commenced at the time when
  - b) Received actual notice thereof and notwithstanding such death, bankruptcy or liquidation.
  - c) All moneys obtained from or liabilities incurred to you notwithstanding that the borrowing or the incurring of such liabilities may be invalid or in excess of the powers of the Customer or of any Director, Attorney, Agent or other person purporting to borrow or act on behalf of the Customer and notwithstanding any other irregularity in the incurring of such liabilities.
  - d) All cheques, drafts, bill, notes and negotiable instruments drawn by or for the account of the Customer on you or your Agents and dated on or before any notice of discontinuance of this Guarantee is received by you although presented to or paid by you or your Agents after that date and all liabilities of the Customer to you at such date whether payable forthwith or at some future time and also credits then established by you for the Customer.
- (7) In the event of default, this Guarantee entitles MAINSTREETBANK MICROFINANCE BANK LTD to recover any outstanding on the facility from my bank account as detailed below without recourse to me:

NAME OF BANK:..... BRANCH: ..... ACCOUNT NO: ..... CHEQUE NO: .....

- (8) In the event of default, I hereby authorize Mainstreet Microfinance Bank to fill and pay in my cheque which I have provided as guarantor for the facility granted to \_\_\_\_\_ by the bank.
- (9) I further acknowledge that I have this day pledged/deposited with the Bank the original documents/ items specified in the Schedule hereto and agree that in the event of default to repay the credit/ facility extended to the obligor, the Bank is at liberty to create a legal mortgage or registered charge on the property on the *National Collateral Registry* (More particularly described in the schedule hereto) at my own expense.

SN	ITEMS	SERIAL NO	DESCRIPTION	ESTIMATED VALUE
1				
2				
3				
4				

- (10) I agree that in addition to any general lien or similar right to which the bank is entitled to by law, the bank may at any time without notice to me combine, consolidate or set off any of my accounts or sums standing as credit of any or more of such accounts towards satisfaction of any of my liabilities to the bank or in any other respect whether such liabilities present or future, be actual or contingent, primary or collateral, several or joint.
- (11) I hereby declare that the above information is correct and that I have read, understand and agree to be bound by all  
Terms and Conditions stated herein.

Signed by:

In the Presence of:

\_\_\_\_\_  
Signature of Guarantor with Date

\_\_\_\_\_  
Signature of Witness with Date

### OFFICIAL USE ONLY - VISITATION REPORT

DATE OF VISITATION \_\_\_\_\_

MET WITH \_\_\_\_\_

BRIEF DESCRIPTION OF PREMISES (TYPE OF BUILDING/STORIES, COLOUR, LANDMARK ETC)

BRIEF DESCRIPTION TO CLIENT FROM THE BRANCH

NAME OF VISITING OFFICER \_\_\_\_\_

SIGNATURE \_\_\_\_\_

BRANCH MANAGERS' SIGNOFF/CONCURRENCE \_\_\_\_\_